Case 20-40703 Doc 7 Filed 03/06/20 Entered 03/06/20 10:32:37 Desc Ch 13 First Mta Page 1 of 2

Information to identify the case:							
Debtor 1:	Russell Stites	Social Security number or ITIN: xxx-xx-9475					
	First Name Middle Name Last Name	EIN:					
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:					
United States Bankruptcy Court: Eastern District of Texas		Date case filed for chapter: 13 3/5/20					
Case number:	20-40703						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Russell Stites	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	149 CR 1000 Booneville, MS 38829	
4.	Debtor's attorney Name and address	Robert C. Newark A Newark Firm 1341 W. Mockingbird Lane 600W Dallas, TX 75247	Contact phone 866–230–7236 Email
5.	Bankruptcy trustee Name and address	Carey D. Ebert P. O. Box 941166 Plano, TX 75094–1166	Contact phone (972) 943–2580 Email
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Suite 300B 660 North Central Expressway Plano, TX 75074	Hours open Mon–Fri 8am–4pm Contact phone (972)509–1240 Date: 3/9/20

For more information, see page 2

Debtor Russell Stites Case number 20–40703

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 16, 2020 at 03:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Plano 341 Meeting, 500 North Central Expressway, Suite 380, Plano, TX 75074	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 6/15/20	
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 5/14/20	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 9/1/20	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9.	Filing of plan			
		Objections to confirmation must be filed in writing with the prior to the scheduled hearing to consider confirmation of	he Court no later than (14) days of the plan.	
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
bankruptcy case according to plan and applater, and if the hearing. The		napter 13 allows an individual with regular income and debts below a specified amount to adjust debts cording to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the an and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you er, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation aring. The debtor will remain in possession of the property and may continue to operate the business, if any, less the court orders otherwise.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.www.www.www.www.www.www.www.www.ww</td><td>ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that				
	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must may announce at this meeting his intention to abandon specific property	large of debts, which may include all or part of debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ast file a motion.	